
Federal Reserve Release



H.2

Actions of the Board, Its Staff, and the Federal Reserve Banks; Applications and Reports Received

No. 4

Week Ending January 26, 2002

Testimony And Statements

State of the Economy -- statement by Chairman Greenspan before the Senate Budget Committee.

- Published, January 24, 2002

Bank Mergers

SunTrust Bank, Atlanta, Georgia -- commenter's request for reconsideration of the Board's approval of the application to acquire the Florida operations of The Huntington National Bank, Columbus, Ohio.

- Denied, January 23, 2002

Regulations And Policies

Regulation C (Home Mortgage Disclosure) -- amendments to improve the quality and consistency of data collected on home mortgage loans by requiring lenders to disclose pricing data on higher cost loans, expanding the number of nondepository institutions subject to reporting requirements, and revising certain regulatory definitions.

- Approved, January 23, 2002

BS&R	Banking Supervision and Regulation	RBOPS	Reserve Bank Operations and Payment Systems
C&CA	Consumer and Community Affairs	IF	International Finance
FOMC	Federal Open Market Committee	OSDM	Office of Staff Director for Management

Bank Branches, Domestic

Chicago

Comerica Bank, Detroit, Michigan -- to establish a branch at 1237 South Lapeer Road, Lake Orion.

- Approved, January 22, 2002

Chicago

Comerica Bank, Detroit, Michigan -- to establish a branch at Grand River and Latson Roads, Genoa Township.

- Approved, January 25, 2002

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 2530 Marfitt Road, East Lansing.

- Approved, January 23, 2002

Minneapolis

First Interstate Bank, Billings, Montana -- to establish a branch at 4612 Rue Terre, Cheyenne, Wyoming.

- Approved, January 25, 2002

Atlanta

SouthTrust Bank, Birmingham, Alabama -- to establish a branch at 685 South Babcock Street, Melbourne, Florida.

- Approved, January 23, 2002

Bank Holding Companies

Kansas City

Buerge Bancshares, Inc., Joplin, Missouri -- to acquire Sarcoxie Bancorp, Inc., Sarcoxie, and First National Bank of Sarcoxie, and to acquire Grand Lake Bancorp, Inc., Tulsa, Oklahoma, and Grand Lake Bank.

- Approved, January 25, 2002

Bank Holding Companies

Atlanta

F.N.B. Corporation, Naples, Florida -- waiver of application for the merger with Central Bank Shares, Inc., Orlando, in connection with the acquisition of Central's subsidiary bank, Bank of Central Florida.
- Granted, January 25, 2002

St. Louis

Hardin County Bancorp, Inc., Rosiclare, Illinois -- to become a bank holding company through the acquisition of State Bank of Rosiclare.
- Approved, January 24, 2002

Chicago

Macatawa Bank Corporation, Holland, Michigan -- to acquire Grand Bank Financial Corporation, Grand Rapids, and Grand Bank.
- Approved, January 25, 2002

Minneapolis

Odin Bancshares, Inc., Odin, Minnesota -- to become a bank holding company through the acquisition of Odin State Bank.
- Approved, January 24, 2002

Director, BS&R

Sumitomo Mitsui Banking Corporation, Osaka, Japan -- relief from certain commitments.
- Granted, January 23, 2002

Change In Bank Control

Chicago

Vermilion Bancorp, Inc., Danville, Illinois -- change in bank control.
- Permitted, January 25, 2002

Competitive Factors Reports

St. Louis

BancorpSouth Bank, Tupelo, Mississippi -- report on competitive factors of the proposed merger with Pinnacle Bank, Little Rock, Arkansas.
- Submitted, January 22, 2002

Competitive Factors Reports

Dallas

Citizens National Bank, Henderson, Texas -- report on competitive factors of the proposed acquisition of two Corsicana branches of Cedar Creek Bank, Seven Points.
- Submitted, January 25, 2002

St. Louis

Community Bank of Southern Indiana, New Albany, Indiana -- report on competitive factors of the proposed merger with Heritage Bank of Southern Indiana, Jeffersonville.
- Submitted, January 24, 2002

Atlanta

First National Bank, Hamilton, Alabama -- report on competitive factors of the proposed merger with Bank of Carbon, Carbon Hill; Bank of Berry, Berry; and Bank of Parrish, Parrish.
- Submitted, January 23, 2002

Dallas

Northstar Bank of Texas, Denton, Texas -- report on competitive factors of the proposed acquisition of a branch of Jefferson Heritage Bank at 500 Highway 330 South, Pilot Point.
- Submitted, January 24, 2002

New York

Partners Trust, MHC, Utica, New York -- report on competitive factors of the proposed mergers of SBU Interim Bank I and SBU Interim Bank II with The Savings Bank of Utica as part of a conversion and reorganization.
- Submitted, January 25, 2002

Extensions Of Time

Minneapolis

West End Financial Corp., Bessemer, Michigan -- extension to May 3, 2002, to acquire Gogebic Range Bank.
- Granted, January 25, 2002

Financial Holding Companies

Boston

Banknorth Group, Inc., Portland, Maine -- election to become a financial holding company.

- Effective, January 25, 2002

Philadelphia

First Leesport Bancorp, Inc., Leesport, Pennsylvania -- election to become a financial holding company.

- Effective, January 22, 2002

Atlanta

Hancock Holding Company, Gulfport, Mississippi -- election to become a financial holding company.

- Effective, January 25, 2002

Chicago

Wintrust Financial Corporation, Lake Forest, Illinois -- election to become a financial holding company.

- Effective, January 23, 2002

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, January 26, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Dorothy M. Mawn, Woburn, Massachusetts; James Lawrence Mawn, Malden, Massachusetts; Russell A. Mawn, Vestavia Hills, Alabama; the Thomas M. Mawn, Jr., Trust Fund B, Woburn, Massachusetts; and Mary Elizabeth Mawn-Ferullo, Woburn, Massachusetts; acting in concert; to acquire voting shares of Northern Bancorp, Inc., Woburn, Massachusetts, and thereby indirectly acquire Northern Bank and Trust Company, Woburn, Massachusetts	Newspaper – 01/30/2002 Fed Reg – 01/29/2002
CIC	James J. Mawn, Gloucester, Massachusetts; Rita M. Mawn, Naples, Florida; Rita M. Barger, Manlius, New York; Sheila E. Carpenter, San Antonio, Texas; James J. Mawn, Jr., Charlestown, Massachusetts; Alicia J. Mawn-Mahlau, and Sam A. Mawn-Mahlau, both of Winchester, Massachusetts; Louise S. McDonough, Woburn, Massachusetts; Mary E. Negri, Woburn, Massachusetts; Mary Catherine Riley, Princeton, New Jersey; and the Mawn Family Limited Partnership, Woburn, Massachusetts; acting in concert; to acquire voting shares of Northern Bancorp, Inc., Woburn, Massachusetts, and thereby indirectly acquire Northern Bank and Trust Company, Woburn, Massachusetts	Newspaper – 01/30/2002 Fed Reg – 01/29/2002

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for **Quarter of**

<i>Institution</i>	<i>Location</i>
None	

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, January 19, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C, MBR	Industrial Bank of Japan Trust Company, New York, New York to merge with IBJ Whitehall Bank and Trust, New York, New York.	01/18/2002
BKBR	JP Morgan Chase Bank, New York, New York, to establish a branch office at 300 Crescent Court, Suite 400, Dallas, Texas.	02/16/2002
BKBR	JP Morgan Chase Bank, New York, New York, to establish a branch office at 744 Broad Street, Newark, New Jersey.	02/11/2002

* Subject to the provisions of the Community Reinvestment Act

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3A3A	Trustco Bank Corporation of NY, to purchase up to 9.9 percent of Troy Financial Corporation, Troy, New York.	01/27/2002
3A1A, 3A3A, 3A5A	Chinatrust Commercial Bank, Ltd., Taipei, China, to acquire indirectly 100% of the voting shares of Chinatrust Commercial Bank, Ltd., Taipei, Taiwan, and thereby become a BHC through the indirect ownership of Chinatrust Bank, Torrance, California.	N/A

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4C8ORD	Bayerische Hypo-Und Vereinsbank AG, Munich, Germany, to engage in certain nonbanking activities both directly and through Identrus LLC, New York, New York.	01/31/2002

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for **Quarter of**

<i>Institution</i>	<i>Location</i>
None	

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, January 26, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

Section V – Availability of CRA public evaluations

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<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, January 26, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Received notice from John W. Straker, Bonita Springs, FL and John W. Straker, Jr., Granville, OH on 01/23/2002 of their intent to retain approximately 12 percent of the outstanding voting shares of BancFirst Ohio Corp., Zanesville, OH.*	Fed Reg – 02/14/2002

Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
4C8	Received notice from First Commonwealth Financial Corporation, Indiana, PA on 01/23/2002 of its intent to acquire Strategic Capital Concepts, Inc., and Strategic Financial Advisors, Inc., both located in Pittsburgh, PA.	
4C8	Received notice from Rurban Financial Corp., Defiance, OH on 01/22/2002 of its intent to invest in the preferred stock of Financial Data Technology Corporation, Franklin, TN.	

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for **Quarter of**

<i>Institution</i>	<i>Location</i>
None	

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, January 26, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Bank of the James, Lynchburg, Virginia, to establish a branch at 4698 South Amherst Highway, Madison Heights, Virginia.*	Newspaper - 02/04/2002

*Subject to the provisions of the Community Reinvestment Act.

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for **Quarter of**

<i>Institution</i>	<i>Location</i>
None	

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, January 26, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 6752 Conroy Road, Orlando, Florida,	01/30/2002*
18(c)	Regions Bank, Birmingham, Alabama, to merge with Park Meridian Bank, Charlotte, North Carolina.	02/08/2002*
18(c)	Regions Bank, Birmingham, Alabama, to merge with First Bank of Texas, Tomball, Texas.	02/09/2002*

*Subject to provisions of the Community Reinvestment Act

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	PCB Bancorp, Inc., Johnson City, Tennessee, prior change in control notice by Mr. Scott Manship Niswonger to acquire an additional 2.5 percent of the outstanding shares of PCB Bancorp, Inc., and its subsidiary, People's Community Bank, both of Johnson City, Tennessee. Total ownership will equal 12.3 percent.	Fed Reg - 02/15/2002

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
3(a)(1)	Tennessee Valley Financial Holdings, Inc., Oak Ridge, Tennessee, notice to become a bank holding company by acquiring TNBANK, Oak Ridge, Tennessee.

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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					<i>LrgBk</i>	<i>SmBk</i>
697633	Compass Bank Post Office Box 10566 Birmingham, Alabama 35296 (205) 933-3000	02/26/2001	01/20/2002	S	X	

Section VI – CRA examinations scheduled for **Quarter of**

<i>Institution</i>	<i>Location</i>
None	

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, January 26, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Bank Iowa, Altoona, Iowa, for prior approval to establish a branch at 215 West Second Street North, Newton, Iowa.*	Newspaper – 01/23/2002
Branch	Farmers & Merchants Savings Bank, Manchester, Iowa, for prior approval to establish a branch office at 200 1st Street, S.W., Cedar Rapids, Iowa.*	Newspaper – 01/31/2002
18(c) & Branch	Town & Country Bank of Springfield, Springfield, Illinois, for prior approval to merge with Bank of Palmyra, Palmyra, Illinois and thereby to establish a branch at 322 N. Main Street, Palmyra, Illinois.*	Newspaper – N/Avail
Branch	Valley Ridge Bank, Kent City, Michigan, for prior approval to establish a branch at 1423 W. Main Street, Fremont, Michigan.*	Newspaper – 01/31/2002

* Subject to the provisions of the Community Reinvestment Act

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Central Bancshares, Inc., Muscatine, Iowa, for prior approval to acquire 100 percent of the voting shares of Marquette Bank Illinois, Galesburg, Illinois.*	Fed Reg – 02/08/2002 Newspaper – 02/04/2002
3(a)(5)	First Merchants Corporation, Muncie, Indiana, for prior approval to acquire 100 percent of the voting shares of Lafayette Bancorporation, Lafayette, Indiana and thereby indirectly acquire Lafayette Bank and Trust Company, Lafayette, Indiana.*	Fed Reg – 02/11/2002 Newspaper – N/Avail
3(a)(3)	Grant County State Bancshares, Inc. Employees Stock Ownership Plan, Swayzee, Indiana, for prior approval to acquire additional shares to increase control from 31.99 percent to 33.28 percent of the voting shares of Grant County State Bancshares, Inc., Swayzee, Indiana and thereby indirectly acquire Grant County State Bank, Swayzee, Indiana.*	Fed Reg – N/Avail Newspaper – 02/18/2002

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Illini Corporation, Springfield, Illinois, for prior approval to acquire 100 percent of the voting shares of Illinois Community Bancorp, Inc., Effingham, Illinois and thereby indirectly acquire Illinois Community Bank, Effingham, Illinois.*	Fed Reg – 02/04/2002 Newspaper – 02/07/2002
CC	Notification by Douglas & Mary Kapnick, Mary E. Kapnick Trust, Douglas L. Kapnick Trust and Elmer L. Kapnick Trust, of a Change in Control of Lenawee Bancorp, Inc., Adrian, Michigan.	Fed Reg – 01/23/2002 Newspaper – 01/20/2002
3(a)(5)	Marshall & Ilsley Corporation, Milwaukee, Wisconsin, for prior approval to acquire 100 percent of the voting shares of Century Bancshares, Inc., Eden Prairie, Minnesota and thereby indirectly acquire Century Bank, National Association, Eden Prairie, Minnesota.*	Fed Reg – 02/04/2002 Newspaper – 01/27/2002
CC	Notification by John T. Dancer, of a Change in Control to retain 32.67 percent of Stockbridge Bancorporation, Inc., Stockbridge, Michigan.	Fed Reg – N/Avail Newspaper – 02/09/2002
3(a)(1)	TCSB Bancorp, Inc., Traverse City, Michigan, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Traverse City State Bank, Traverse City, Michigan.*	Fed Reg – 01/11/2002 Newspaper – 01/19/2002

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	National Bancshares, Inc., Bettendorf, Iowa, for prior approval to engage in the permissible nonbanking activity of community development.	
Membership	Pacific Global Bank, Chicago, Illinois, for prior approval to become a member of the Federal Reserve System.	

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
3(a)(1) Notice	PGB Holdings, Inc., Chicago, Illinois, for prior approval to become a bank holding company through the acquisition of 100 percent of the voting shares of Pacific Global Bank, Chicago, Illinois.

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for **Quarter of**

<i>Institution</i>	<i>Location</i>
None	

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, January 26, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
Membership	Notice by Progress Bank, Sullivan, Missouri, to become a state-chartered member of the Federal Reserve System.	

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
657459	Midwest BankCentre Lemay, Missouri	9/24/2001	1/22/2002	S	X	

Section VI – CRA examinations scheduled for

Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, January 26, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice by Mildred M. Hansen Trust and Mildred M. Hansen individually and as trustee of the Mildred M. Hansen Trust, to gain control of Currie Bancorporation, Inc., Currie, Minnesota.	Fed. Reg. – 02/11/2002 Newspaper – N/Avail.
3(a)(3)	Frandsen Financial Corporation, Arden Hills, Minnesota, for prior approval to acquire 100% of the voting shares of Community National Corporation, Grand Forks, North Dakota.*	Fed. Reg. – 02/25/2002 Newspaper – 02/25/2002
3(a)(3)	Border Bancshares, Inc., Greenbush, MN, for prior approval to acquire 80% of the voting shares of Northern Plains Bancshares, Inc., Thief River Falls, Minnesota.*	Fed. Reg. – N/Avail. Newspaper – N/Avail.

*Subject to the provision of the Community Reinvestment Act.

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type LrgBk SmBk</i>
None					

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, January 26, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Security State Bank, Basin, Wyoming, for prior approval to establish a branch at 725 Big Horn Avenue, Worland, Wyoming.	Newspaper – 01/25/2002
Branch	First United Bank, Englewood, Colorado, for prior approval to establish a mobile branch at 730 17th Street, Denver, Colorado.	Newspaper – 01/25/2002
Branch	First United Bank, Englewood, Colorado, for prior approval to establish a mobile branch at 1310 United Heights, Colorado Springs, Colorado.	Newspaper – 01/25/2002

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Romayne S. Baker, Jr., Enid, Oklahoma, to acquire control of Central Service Corporation, Enid, Oklahoma, parent of Central National Bank and Trust Company of Enid, Enid, Oklahoma.	Newspaper – N/Available Fed Reg – 02/12/2002
CIC	Richard S. Nelson, Powell, Wyoming, to acquire control of First Company, Powell, Wyoming, parent of First National Bank and Trust Company, Powell, Wyoming.	Newspaper – 12/26/2001 Fed Reg – 02/05/2002
CIC	Edward Palmer Milbank, Chillicothe, Missouri, as trustee of the Edward P. Milbank Trust and the John P. Milbank Trust, both of Chillicothe, Missouri; to retain control of IFB Holdings, Inc., Chillicothe, Missouri, parent of Investors Federal Bank, National Association, Chillicothe, Missouri.	Newspaper – N/Available Fed Reg – 02/14/2002

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
Member	Cowboy State Bank, Ranchester, Wyoming for prior approval to become a member of the Federal Reserve System.

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
941952	Union Bank of Chandler 1001 Manvel Avenue Chandler, Oklahoma 74834-3853	10/22/2001	01/22/2002	S		X
385547	Citizens Farmers Bank of Cole Camp 121 E. Main Street Cole Camp, Missouri 65325	10/22/2001	01/24/2002	S		X

Section VI – CRA examinations scheduled for

Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, January 26, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Outsource Holdings, Inc., Lubbock, TX, to acquire Outsource Delaware Holdings, Inc., Lubbock, TX, and First Citizens Bank, N.A., Dallas, TX* (previously reported the week ending January 19, 2002)	Fed Reg – 02/15/2002 Newspaper – 02/10/2002
3(a)(1)	Outsource Delaware Holdings, Inc., Lubbock, TX, to acquire First Citizens Bank, N.A., Dallas, TX* (previously reported the week ending January 19, 2002)	Fed Reg – 02/15/2002 Newspaper – 02/10/2002

*Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, January 26, 2002

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Landmark Bancorp, Anaheim, California, to become a bank holding company by acquiring up to 100 percent of Greater Pacific Bancshares, Whittier, California.*	Newspaper – N/Avail Fed Reg – 2/26/2002
3(a)(1)	Sinopac Holdings, Taipei, Taiwan, to become a bank holding company by acquiring Far East National Bank, Los Angeles, California.*	Newspaper – 2/12/2002 Fed Reg – 2/11/2002

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
657365	Hanmi Bank 3660 Wilshire Boulevard Penthouse, Suite A Los Angeles, CA 90010-2706	09/10/2001	01/23/2002	S	X	

Section VI – CRA examinations scheduled for **Quarter of**

<i>Institution</i>	<i>Location</i>
None	
